**Chapter 8 – BUDGETS**

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| DATE | TOPIC | LEARNING GOAL:  BY THE END OF TODAY I WILL BE ABLE TO… | PRACTICE |
| Mon. Dec. 14 | 8. BUDGETS  GET READY  8.1 Choosing a Home  Chromebooks 1 | Be able to recognize and satisfy the basic needs of a family in a home | Warm – up  Read p. 474  p. 475 #1-5  Handout |
| Tues. Dec. 15 | 8.3 - Estimating Costs | Design a balanced monthly budget given a scenario  Interpret a monthly budget | p. 492 #1-3 |
| Wed. Dec. 16 | 8.4 Designing Monthly Budgets  Students work on Inquire p. 493  Handout – Budget template | Determine monthly spending  Define **key words** in budgeting | Group work  p. 501 #1-,9,11 |
| Thurs. Dec. 17 | 8.2 The Costs of Owning vs. Renting | Understand and calculate the costs of owning vs. renting a home | p. 484 #1-9,11,12 |
| Fri. Dec. 18 | 8.6 Making Decisions about Buying or Renting | Make justified decisions about whether to buy or rent a home | p. 513 #1-7 |
|  | **Christmas Activity** |  | Begin to prepare for exams |
| Mon. Dec. 21-Jan. 1 | Christmas Break |  |  |
| Mon. Jan. 4 | 8.5 Creating a Budget Spreadsheet  Students work on p. 505 – 507 – budget xls  LAB Block A and E -- 1400 | Recognize when and how to make adjustments in a budget  Recognize the pros and cons of buying and renting | p. 508 #1-5 |
| Tues. Jan. 5 | Review Study Guide p. 519 | Determine the important aspects of a budget  Calculate rates for a budget  Justify decisions for living expenses/places | p. 520 - 523 |
| Wed. Jan. 6 | **Chapter 8 Open Book Test** | Demonstrate my learning about daily finances |  |

Visit Mrs. Schaefer’s Website for Exam Review and for Exam Review answers

hhssschaefer.weebly.com

**Chapter 7 – ANNUTITIES AND MORTGAGES**

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| DATE | TOPIC | LEARNING GOALS:  By the end of today I will be able to… | PRACTICE |
| Thurs. Jan. 7 | 7.1 Amount of an Annuity  Formula | Determine the amount of an annuity using the formula | p. 415 #1,2,3,6 |
| Fri. Jan. 8 | 7.1 Amount of an Annuity  TVM Solver | Determine the amount of an annuity using the TVM solver | p. 415 #4,5,9,10,12 |
| Mon. Jan. 11 | **QUIZ – 7.1 formula and calculator**  7.2 Present Value of an Annuity | Determine the Present value of an annuity using the TVM solver and the formula | p. 423 #1,2,3,6,7,9,10 |
| Tues. Jan. 12 | 7.3 Regular Payment of an Annuity  **MSIP Assignment Handout**  **Due – Thurs. Jan. 14** | Determine the regular payment of an annuity using the TVM solver and the formula | p. 430 #1,2,3,4,6,7,8,10 |
| Wed. Jan. 13 | **Work Period for MSIP** | Demonstrate my understanding of annuities | MSIP ASSIGNMENT |
| Thurs. Jan. 14 | **MSIP ASSIGNMENT DUE**  **QUIZ - 7.2-7.3**  7.6 What is a Mortgage? | Explain the key words used when discussing mortgages  Calculate percentages for costs of various aspects of a mortgage | Individually  p. 445 #1,2,3,5 |
| Fri. Jan. 15 | 7.7 Amortizing a Mortgage | Determine values in a mortgage situation  Read and interpret amortization tables | p. 450 #1,2,3,4,5,6,7,8 |
| Mon. Jan. 18 | **Quiz - Mortgages**  7.9 Reducing the Interest Costs  Guide class through inquire p. 461-465 | Determine how to reduce interest costs of a mortgage and explain the methods | p. 466 #1,2,3,4,5 |
| Tues. Jan. 19 | In class Review | Consolidate my understanding of annuities and mortgages | p. 468-471 |
| Wed. Jan. 20 | Ch. 7 TEST | Demonstrate my understanding of annuities and mortgages |  |
| Thurs. Jan. 21 | **Exam Review** |  | **Chap. 5 and 6 Exam Review** |
| Fri. Jan. 22 | **Exam Review** |  | **Chap. 3 and 4 Exam Review** |
| Mon. Jan. 25 | **Exam Review** |  | **Chap. 1and 2 Exam Review** |
|  | **Exam Review** |  | **Chap. 7 and 8 Exam Review** |
| Thurs. Jan. 28 | **EXAM** | Time: \_\_\_\_\_\_\_\_\_  Room: \_\_\_\_\_\_\_\_\_\_\_\_\_ |  |

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